

AMENDMENTS TO THE CLAIMS

1- 83 (Canceled)

1 84. (Previously presented) A method for an internet hosted bill paying and transaction
2 sorting system for at least one debtor that has a debtor's computer and a debtor's computer screen
3 that is responsive to the debtor's computer, at least one creditor that has a creditor's computer and
4 at least one monetary funding activity that has a monetary funding computer so that the debtor,
5 creditor and monetary funding activity can transmit and receive transaction data via their
6 computers over the internet wherein the transaction data is data regarding a plurality of unsorted
7 transactions with portions of the transaction data defining respective unsorted transactions of said
8 plurality of unsorted transactions wherein each unsorted transaction involves paying a bill related
9 to a purchase made by the debtor from the creditor and paying the bill by debiting a monetary
10 funding account with the monetary funding activity; said method comprising the steps of:

11 simultaneously displaying said plurality of unsorted transactions on the debtor's computer
12 screen with each unsorted transaction of at least some of the unsorted transactions having fields
13 filled with transaction data which are pertinent to the unsorted transaction and having at least one
14 open field open for insertion of a category item pertinent to the unsorted transaction;

15 inserting one or more selected category items selected by the debtor in selected open
16 fields associated with said at least some of the unsorted transactions and displaying respective
17 selected fields filled with said one or more of the selected category items on the debtor's
18 computer screen simultaneously with said simultaneous display of said plurality of unsorted
19 transactions; and

20 sorting the unsorted transactions that are simultaneously displayed on the debtor's
21 computer screen by said one or more of the selected category items and simultaneously
22 displaying the unsorted transactions sorted by said one or more of the selected category items on
23 the debtor's computer screen.

85-86 (Canceled)

1 87. (Previously presented) A method as claimed in claim 84 further comprising the
2 steps of:
3 wherein said each unsorted transaction of at least of some of the unsorted transactions,
4 that has said at least one open field, has primary and secondary fields open for insertion of
5 primary and secondary category items respectively pertinent to the unsorted transaction wherein
6 each primary category item is a first part of a purpose for the unsorted transaction and each
7 secondary category item is a second part of the purpose for the unsorted transaction;
8 inserting primary and secondary category items in said primary and secondary fields
9 respectively associated with each of at least some of the transactions for displaying said primary
10 and secondary fields filled with said primary and secondary category items respectively on the
11 debtor's computer screen simultaneously with said simultaneous display of said plurality of
12 unsorted transactions; and
13 sorting the unsorted transactions by said at least said primary and secondary category
14 items selected by the debtor and simultaneously displaying the unsorted transactions sorted by
15 said primary and secondary category items on the debtor's computer screen.

88-90 (Canceled)

1 91. (Previously presented) A method as claimed in claim 84 further including a bill
2 paying method which comprises the steps of:
3 displaying said at least one monetary funding activity as a monetary funding activity
4 button on the debtor's computer screen simultaneously with said simultaneous display of said
5 plurality of unsorted transactions;
6 upon the debtor activating the monetary funding activity button, displaying an account
7 balance in a monetary funding account with said at least one monetary funding activity on the
8 debtor's computer screen simultaneously with said simultaneous display of said plurality of
9 unsorted transactions; and
10 displaying on said computer screen a payment approved button simultaneously with said
11 simultaneous display of said plurality of unsorted transactions so that after the account balance is

12 displayed, the debtor can select an unsorted transaction and activate the payment approved button
13 to pay the bill associated with the selected unsorted transaction.

92-99 (Canceled)

1 100. (Previously presented) Computer readable medium or media containing a
2 computer program for an internet hosted bill paying system with transaction sorting for at least
3 one debtor that has a debtor's computer and a debtor's computer screen that is responsive to the
4 debtor's computer, at least one creditor that has a creditor's computer and at least one monetary
5 funding activity that has a monetary funding computer so that the debtor, creditor and monetary
6 funding activity can transmit and receive transaction data via their computers over the internet
7 wherein the transaction data is data regarding a plurality of unsorted transactions with portions of
8 the transaction data defining respective unsorted transactions of said plurality of unsorted
9 transactions wherein each unsorted transaction involves paying a bill related to a purchase made
10 by the debtor from the creditor and paying the bill by debiting a monetary funding account with
11 the monetary funding activity, said computer readable medium or media having computer
12 executable instructions for performing the steps of:

13 simultaneously displaying said plurality of unsorted transactions on the debtor's computer
14 screen with each unsorted transaction of at least some of the unsorted transactions having fields
15 filled with transaction data which are pertinent to the unsorted transaction and having at least one
16 open field open for insertion of a category item pertinent to the unsorted transaction;

17 inserting one or more selected category items selected by the debtor in selected open
18 fields associated with said at least some of the unsorted transactions and displaying respective
19 selected fields filled with one or more of the selected category items on the debtor's computer
20 screen simultaneously with said simultaneous display of said plurality of unsorted transactions;
21 and

22 sorting the unsorted transactions that are simultaneously displayed on the debtor's
23 computer screen by said one or more of the selected category items and simultaneously
24 displaying the unsorted transactions sorted by said one or more of the selected category items on

25 the debtor's computer screen.

101-102 (Canceled)

1 103. (Previously presented) Computer readable medium or media as claimed in claim
2 100 having computer executable instructions for further performing the steps of:
3 wherein said transmitting of each unsorted transaction with at least one open field
4 includes transmitting each unsorted transaction with primary and secondary fields open for
5 insertion of primary and secondary category items respectively pertinent to each unsorted
6 transaction wherein each primary category item is a first part of a purpose for the unsorted
7 transaction and each secondary category item is a second part of the purpose for the unsorted
8 transaction;
9 inserting at least primary and secondary category items selected by the debtor in said
10 primary and secondary fields respectively associated with each of at least some of the
11 transactions for displaying said primary and secondary fields filled with said primary and
12 secondary category items respectively on the debtor's computer screen simultaneously with said
13 simultaneous display of said plurality of unsorted transactions; and
14 sorting the unsorted transactions by said at least primary and secondary category items
15 selected by the debtor and simultaneously displaying the unsorted transactions sorted by said
16 primary and secondary category items on the debtor's computer screen.

104-106 (Canceled)

1 107. (Previously presented) Computer readable medium or media as claimed in claim
2 100 having computer executable instructions for further performing the step of:
3 displaying said at least one monetary funding activity as a monetary funding activity
4 button on the debtor's computer screen simultaneously with said simultaneous display of said
5 plurality of unsorted transactions;
6 upon the debtor activating the monetary funding activity button, displaying an account

7 balance in said monetary funding account with said at least one monetary funding activity on the
8 debtor's computer screen simultaneously with said simultaneous display of said plurality of
9 unsorted transactions; and

10 displaying on said computer screen a payment approved button simultaneously with said
11 simultaneous display of said plurality of unsorted transactions so that after the account balance is
12 displayed, the debtor is enabled to select an unsorted transaction and activate the payment
13 approved button to pay the bill associated with the selected unsorted transaction.

108-131 (Canceled)

1 132. (New) A method for an internet hosted transaction sorting system for at least one
2 debtor that has a debtor's computer and a debtor's computer screen that is responsive to the
3 debtor's computer and at least one creditor that has a creditor's computer so that the debtor and
4 creditor can transmit and receive transaction data via their computers over the internet wherein
5 the transaction data is data regarding a plurality of unsorted transactions with portions of the
6 transaction data defining respective unsorted transactions of said plurality of unsorted
7 transactions, said method comprising the steps of:

8 displaying said plurality of unsorted transactions on the debtor's computer screen with
9 each unsorted transaction of at least some of the unsorted transactions having fields filled with
10 transaction data which are pertinent to the unsorted transaction and having at least one open field
11 open for insertion of a category item pertinent to the unsorted transaction;

12 inserting one or more category items in selected open fields associated with said at least
13 some of the unsorted transactions and displaying respective selected fields filled with said one or
14 more of the category items on the debtor's computer screen; and

15 sorting the unsorted transactions that are displayed on the debtor's computer screen by
16 said one or more of the selected category items and displaying the unsorted transactions sorted
17 into one or more groups of sorted transactions sorted by said one or more of the category items
18 on the debtor's computer screen.

1 133. (New) A method as claimed in claim 132 further comprising the step of:
2 displaying said one or more groups of sorted transactions with one or more headings that
3 correspond in meaning to said one or more of said selected category items.

1 134. A method as claimed in claim 132 further comprising the steps of:
2 before said sorting, inserting a plurality of said category items, which differ from one
3 another, in a plurality of selected open fields of a plurality of said plurality of unsorted
4 transactions; and
5 said sorting sorting the unsorted transactions into a plurality of groups of sorted
6 transactions which correspond respectively to the plurality of category items.

1 135. (New) A method as claimed in claim 134 further comprising the step of:
2 displaying said plurality of groups of sorted transactions on the debtor's computer screen
3 with respective headings that correspond in meaning to said plurality of category items.

1 136. (New) A method as claimed in claim 132 further comprising the step of:
2 displaying a plurality of category items as category item buttons on the debtor's computer
3 screen with each category item button corresponding to a respective category item so that the
4 debtor can activate one or more selected category item buttons for displaying said one or more of
5 the selected category items in said selected open fields on the debtor's computer screen.

1 137. (New) A method as claimed in claim 136 further comprising the steps of:
2 wherein said display of unsorted transactions displays rows of line items on the debtor's
3 computer screen with each line item representing an unsorted transaction and with the rows of
4 line items having transaction data columns and at least one category item column wherein the
5 transaction data columns have fields filled with said transaction data and said at least one
6 category item column has a plurality of said open fields; and
7 upon the debtor activating a selected category item button, filling the open field for a
8 selected line item with the category item corresponding to the selected category item button.

1 138. (New) A method as claimed in claim 132 further comprising the steps of:
2 wherein said each unsorted transaction of at least of some of the unsorted transactions has
3 primary and secondary open fields open for insertion of primary and secondary category items
4 respectively pertinent to the unsorted transaction wherein each primary category item is a first
5 part of a purpose for the unsorted transaction and each secondary category item is a second part
6 of the purpose for the unsorted transaction;
7 inserting primary and secondary category items in said primary and secondary open fields
8 respectively associated with at least one of said unsorted transaction for displaying said primary
9 and secondary open fields filled with said primary and secondary category items respectively on
10 the debtor's computer screen; and
11 sorting the unsorted transactions by said at least said primary and secondary category
12 items selected by the debtor and displaying said at least one unsorted transaction in at least one
13 primary and secondary group sorted by said primary and secondary category items on the debtor's
14 computer screen.

1 139. (New) A method as claimed in claim 138 further comprising the step of:
2 displaying said at least one primary and secondary group with at least one heading and
3 subheading that corresponds in meaning to said primary and secondary category items.

1 140. (New) A method as claimed in claim 139 further comprising the steps of:
2 before said sorting, inserting a plurality of said category items, which differ from one
3 another, in a plurality of selected open fields of a plurality of said plurality of unsorted
4 transactions; and
5 said sorting sorting the unsorted transactions into a plurality of groups of sorted
6 transactions which correspond respectively to said plurality of category items.

1 141. (New) A method as claimed in claim 140 further comprising the step of:
2 displaying said plurality of groups of sorted transactions on the debtor's computer screen

3 with respective headings that correspond in meaning to said plurality of category items.

1 142. (New) A method as claimed in claim 138 further comprising the steps of:
2 displaying said primary and secondary category items as primary and secondary category
3 item buttons respectively on the debtor's computer screen with each secondary category item
4 button being associated with a respective primary category item button; and
5 upon the debtor activating selected primary and secondary category item buttons
6 displaying the selected primary and secondary category items in selected primary and secondary
7 open fields respectively on the debtor's computer screen.

1 143. (New) A method as claimed in claim 142 further comprising the steps of:
2 wherein said display of said plurality of unsorted transactions displays rows of line items
3 on the debtor's computer screen with each line item representing an unsorted transaction and
4 with the rows of line items having transaction data columns and at least primary and secondary
5 category item columns wherein the transaction data columns have fields filled with said
6 transaction data and the primary and secondary category item columns have said primary and
7 secondary open fields respectively; and
8 upon the debtor activating a selected primary and/or secondary category item button,
9 filling the primary and/or secondary open fields in the primary and/or secondary category column
10 respectively for a selected line item with the category item corresponding to the selected primary
11 and/or secondary category item button.

1 144. (New) Computer readable medium or media containing a computer program for
2 an internet hosted system with transaction sorting for at least one debtor that has a debtor's
3 computer and a debtor's computer screen that is responsive to the debtor's computer and at least
4 one creditor that has a creditor's computer so that the debtor and creditor can transmit and receive
5 transaction data via their computers over the internet wherein the transaction data is data
6 regarding a plurality of unsorted transactions with portions of the transaction data defining
7 respective unsorted transactions of said plurality of unsorted transactions, said computer readable

8 medium or media having computer executable instructions for performing the steps of:
9 displaying said plurality of unsorted transactions on the debtor's computer screen with
10 each unsorted transaction of at least some of the unsorted transactions having fields filled with
11 transaction data which are pertinent to the unsorted transaction and having at least one open field
12 open for insertion of a category item pertinent to the unsorted transaction;
13 inserting one or more category items in selected open fields associated with said at least
14 some of the unsorted transactions and displaying respective selected fields filled with said one or
15 more of the category items on the debtor's computer screen; and
16 sorting the unsorted transactions that are displayed on the debtor's computer screen by
17 said one or more of the selected category items and displaying the unsorted transactions sorted
18 into one or more groups of sorted transactions sorted by said one or more of the category items
19 on the debtor's computer screen.

1 145. (New) Computer readable medium or media as claimed in claim 144 having
2 computer executable instructions for further performing the step of:
3 displaying said one or more groups of sorted transactions with one or more headings that
4 correspond in meaning to said one or more of said selected category items.

1 146. (New) Computer readable medium or media as claimed in claim 144 having
2 computer executable instructions for further performing the steps of:
3 before said sorting, inserting a plurality of said category items, which differ from one
4 another, in a plurality of selected open fields of a plurality of said plurality of unsorted
5 transactions; and
6 said sorting sorting the unsorted transactions into a plurality of groups of sorted
7 transactions which correspond respectively to the plurality of category items.

1 147. (New) Computer readable medium or media as claimed in claim 146 having
2 computer executable instructions for further performing the step of:
3 displaying said plurality of groups of sorted transactions on the debtor's computer screen

with respective headings that correspond in meaning to said plurality of category items.

148. (New) Computer readable medium or media as claimed in claim 144 having computer executable instructions for further performing the step of:

displaying a plurality of category items as category item buttons on the debtor's computer screen with each category item button corresponding to a respective category item so that the debtor can activate one or more selected category item buttons for displaying said one or more of the selected category items in said selected open fields on the debtor's computer screen.

149. (New) Computer readable medium or media as claimed in claim 148 having computer executable instructions for further performing the step of:

wherein said transmitting of said display of said plurality of unsorted transactions on the debtor's computer screen includes transmitting a display of rows of line items on the debtor's computer screen with each line item representing an unsorted transaction and with the rows of line items having transaction data columns and at least one category item column wherein the transaction data columns have fields filled with said transaction data and said at least one category item column has a plurality of open fields; and

upon the debtor activating a selected category item button, filling the open field for a selected line item with the category item corresponding to the selected category item button.

150. (New) Computer readable medium or media as claimed in claim 144 having computer executable instructions for further performing the steps of:

wherein said transmitting of each unsorted transaction with at least one open field includes transmitting each unsorted transaction of at least of some of the unsorted transactions has primary and secondary open fields open for insertion of primary and secondary category items respectively pertinent to the unsorted transaction wherein each primary category item is a first part of a purpose for the unsorted transaction and each secondary category item is a second part of the purpose for the unsorted transaction;

inserting primary and secondary category items in said primary and secondary open fields

10 respectively associated with at least one of said unsorted transaction for displaying said primary
11 and secondary open fields filled with said primary and secondary category items respectively on
12 the debtor's computer screen; and

13 sorting the unsorted transactions by said at least said primary and secondary category
14 items selected by the debtor and displaying said at least one unsorted transaction in at least one
15 primary and secondary group sorted by said primary and secondary category items on the debtor's
16 computer screen.

1 151. (New) Computer readable medium or media as claimed in claim 150 having
2 computer executable instructions for further performing the step of:

3 displaying said at least one primary and secondary group with at least one heading and
4 subheading that corresponds in meaning to said primary and secondary category items.

1 152. (New) Computer readable medium or media as claimed in claim 151 having
2 computer executable instructions for further performing the steps of:

3 before said sorting, inserting a plurality of said category items, which differ from one
4 another, in a plurality of selected open fields; and

5 said sorting sorting the unsorted transactions into a plurality of groups of sorted
6 transactions which correspond respectively to said plurality of category items.

1 153. (New) Computer readable medium or media as claimed in claim 152 having
2 computer executable instructions for further performing the step of:

3 displaying said plurality of groups of sorted transactions on the debtor's computer screen
4 with respective headings that correspond in meaning to said plurality of category items.

1 154. (New) Computer readable medium or media as claimed in claim 150 having
2 computer executable instructions for further performing the steps of:

3 displaying said primary and secondary category items as primary and secondary category
4 item buttons respectively on the debtor's computer screen with each secondary category item

5 button being associated with a respective primary category item button; and
6 upon the debtor activating selected primary and secondary category item buttons,
7 displaying the selected primary and secondary category items in selected primary and secondary
8 open fields respectively on the debtor's computer screen.

1 155. (New) Computer readable medium or media as claimed in claim 154 having
2 computer executable instructions for further performing the step of:
3 wherein said display of said plurality of unsorted transactions displays rows of line items
4 on the debtor's computer screen with each line item representing an unsorted transaction and
5 with the rows of line items having transaction data columns and at least primary and secondary
6 category item columns wherein the transaction data columns have fields filled with said
7 transaction data and the primary and secondary category item columns have said primary and
8 secondary open fields respectively; and
9 upon the debtor activating a selected primary and/or secondary category item button,
10 filling the primary and/or secondary field in the primary and/or secondary category column
11 respectively for a selected line item with the category item corresponding to the selected primary
12 and/or secondary category item button.

1 156. (New) A method for an internet hosted bill paying for at least one debtor that has
2 a debtor's computer and a debtor's computer screen that is responsive to the debtor's computer, at
3 least one creditor that has a creditor's computer and at least one monetary funding activity that
4 has a monetary funding computer so that the debtor, creditor and monetary funding activity can
5 transmit and receive transaction data via their computers over the internet wherein the transaction
6 data is data regarding a plurality of transactions with portions of the transaction data defining
7 respective transactions of said plurality of transactions wherein each transaction involves paying
8 a bill related to a purchase made by the debtor from the creditor and paying the bill by debiting a
9 monetary funding account with the monetary funding activity; said method comprising the steps
10 of:
11 displaying said plurality of transactions on the debtor's computer screen with each

transaction of at least some of the transactions having fields filled with transaction data which are pertinent to the transaction;

displaying said at least one monetary funding activity as a monetary funding activity button on the debtor's computer screen simultaneously with said display of said plurality of unsorted transactions;

upon the debtor activating the monetary funding activity button, displaying an account balance in said monetary funding account with said at least one monetary funding activity on the debtor's computer screen simultaneously with said display of said plurality of transactions; and

displaying on said computer screen a payment approved button simultaneously with said display of said plurality of transactions so that after the account balance is displayed, the debtor is enabled to select a transaction and activate the payment approved button to pay the bill associated with the selected transaction.

157. (New) A method as claimed in claim 156 further comprising the steps of:

displaying a plurality of monetary funding activities corresponding to respective monetary funding activity buttons on the debtor's computer screen simultaneously with said simultaneous display of said plurality of transactions;

upon the debtor activating a monetary funding activity button that corresponds to a monetary funding activity, displaying an account balance in said monetary funding account with said at least one monetary funding activity on the debtor's computer screen simultaneously with said display of said plurality of transactions; and

displaying on said computer screen payment approved buttons simultaneously with said display of said plurality of transactions so that after the account balance is displayed, the debtor is enabled to select a transaction and then select a payment approved button to pay the bill associated with the selected transaction.